

REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Claims 1-7, 9-16 and 18-22 are currently pending in the present Application.

Rejections Under 35 U.S.C. § 103

Claims 1-3, 6, 7, 8, 9-12, 15, 16-19 and 22 stand rejected under 35 U.S.C. §103(a) as being unpatentable in view of U.S. Patent No. 5,794,207 to Walker et al. (hereinafter "Walker") and U.S. Patent No. 6,078,890 to Mangin et al. (hereinafter "Mangin"). **Claims 4, 5, 13, 14, 20 and 21** stand rejected under 35 U.S.C. §103(a) as being unpatentable in view of Walker and Mangin, and further in view of U.S. Patent No. 6,510,418 to Case et al. (hereinafter "Case"). These rejections are respectfully traversed.

Note, claims 8 and 17 are canceled hereby without prejudice or disclaimer. Accordingly, Applicant respectfully submits that the rejection of those claims is now moot.

As amended, **claim 1** of the present Application recites:

A system for transacting business between a solicitor and a business comprising:

a server used by a business and being accessible by a solicitor; and

a contract evaluator housed on the server, wherein the contract evaluator receives input data from the solicitor and determines at a first stage whether the input data is complete, and error free in accordance with error validation criteria, to receive further evaluation, and at a second stage whether the input data as a whole falls within at least two specific pathways of further data evaluation, *a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is*

predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert. (Emphasis added.)

The Walker and Mangin combination does not suggest at least "a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert." Walker and Mangin combination suggests a system to process conditional purchase offers (CPOs), where the system is capable of posting a given CPO in an appropriate subject area based on information "extracted from the subject field" of the CPO. (See *Walker*, column 18, lines 15-33.) However, the relied upon combination does not suggest or even contemplate at least the above-identified limitation of claim 1. Furthermore, the current Office Action does not allege that the relied upon combination suggests this limitation.

Therefore, for at least the foregoing reasons, the rejection of claim 1 is improper.

Dependent claims 2-3, 6-7 and 9 depend from claim 1. The rejection with regard to these claims should be withdrawn by virtue of the dependency. Moreover, these claims recite features that, when taken together with those of

claim 1, are not suggested by any contemplated combination of the documents relied upon by the Office. For example, any contemplated combination of the documents does not suggest "the contract evaluator determines at the second stage whether the input data as a whole falls with one of the at least two specific pathways based on one or more rules, the one or more rules being associated with a reinsurance business model," as is recited in claim 3.

For at least the reasons stated above, Applicant respectfully requests the Office to reconsider and withdraw the rejection of claims 2-3, 6-7 and 9.

As amended, **claim 10** of the present Application recites:

A system for transacting business between a solicitor and a business, the system comprising:

a server used by a business and being accessible by a solicitor; and

means for automated contract evaluation housed on the server, wherein the means for evaluation receives input data by the solicitor and determines at a first stage whether the input data is complete, and error free in accordance with error validation criteria, to receive further evaluation, and at a second stage whether the input data as a whole falls within at least two specific pathways of further data evaluation, *a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert.* (Emphasis added.)

The Walker and Mangin combination does not suggest at least "a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least

a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert." Walker and Mangin combination suggests a system to process conditional purchase offers (CPOs), where the system is capable of posting a given CPO in an appropriate subject area based on information "extracted from the subject field" of the CPO. (See *Walker*, column 18, lines 15-33.) However, the relied upon combination does not suggest or even contemplate at least the above-identified limitation of claim 18. Furthermore, the current Office Action does not allege that the relied upon combination suggests this limitation.

Therefore, for at least the foregoing reasons, the rejection of claim 10 is improper.

Dependent claims 11-12, 15 and 16 depend from claim 10. The rejection with regard to these claims should be withdrawn by virtue of the dependency. Moreover, these claims recite features that, when taken together with those of claim 10, are not suggested by any contemplated combination of the documents relied upon by the Office. For example, any contemplated combination of the documents does not suggest "the means for automated contract evaluation determines at the second stage whether the input data as a whole falls with one of the at least two specific pathways based on one or more rules, the one or more rules being associated with a reinsurance business model," as is recited in claim 12.

For at least the reasons stated above, Applicant respectfully requests the Office to reconsider and withdraw the rejection of claims 11-12, 15 and 16.

As amended, **claim 18** of the present Application recites:

A method of transacting business between a solicitor and a business, the method comprising:

receiving input data from a solicitor at a server associated with a business;

evaluating the input data; and

determining at a first stage whether the input data is complete, and error free in accordance with error validation criteria, to receive further evaluation, and at a second stage whether the input data as a whole falls within at least two specific pathways of further data evaluation, *a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert.* (Emphasis added.)

The Walker and Mangin combination does not suggest at least "a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert." Walker and Mangin combination suggests a system to process conditional purchase offers (CPOs), where the system is capable of posting a given CPO in an appropriate subject area based on information "extracted from the subject

field" of the CPO. (See *Walker*, column 18, lines 15-33.) However, the relied upon combination does not suggest or even contemplate at least the above-identified limitation of claim 18. Furthermore, the current Office Action does not allege that the relied upon combination suggests this limitation.

Therefore, for at least the foregoing reasons, the rejection of claim 18 is improper.

Dependent claims 19 and 22 depend from claim 18. The rejection with regard to these claims should be withdrawn by virtue of the dependency. Moreover, these claims recite features that, when taken together with those of claim 18, are not suggested by any contemplated combination of the documents relied upon by the Office. For example, any contemplated combination of the documents does not suggest "the determining at the second stage includes determining whether the input data as a whole falls with one of the at least two specific pathways based on one or more rules, the one or more rules being associated with a reinsurance business model," as is recited in claim 22.

For at least the reasons stated above, Applicant respectfully requests the Office to reconsider and withdraw the rejection of claims 19 and 22.

Claims 4, 5, 13, 14, 20 and 21 depend, either directly or indirectly, on one of the discussed independent claims. The rejection with regard to these claims should be withdrawn by virtue of the dependency. Moreover, these claims recite features that, when taken together with those their respective independent claim, are not suggested by any contemplated combination of the documents relied upon by the Office.

For at least the reasons stated above, Applicant respectfully requests the Office to reconsider and withdraw the rejection of claims 4, 5, 13, 14, 20 and 21.

Conclusion

In accordance with the foregoing remarks, Applicant believes that the pending claims are allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney at the provided email address.

Respectfully Submitted,

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